## Application/Control No. O9/801,291 Applicant(s)/Patent Under Reexamination CHANG ET AL. Examiner Nicholas D. Rosen Applicant(s)/Patent Under Reexamination CHANG ET AL. Page 1 of 1

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	w	Baron, T., "IBM, Europay Plan System on the Net," CommunicationsWeek, No. 564, p. 14, July 3, 1995.
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)

Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.